



*Amend 19/14  
S.E.*

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Mail Stop RCE, Commissioner For Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on November 21, 2003.

*Raymond A. Joao 12-9-03*  
Raymond A. Joao

RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**RECEIVED**

DEC 04 2003

**GROUP 3600**

APPLICANT : RAYMOND A. JOAO  
SERIAL NO. : 09/391,335  
FILED : SEPTEMBER 7, 1999  
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE  
BENEFITS AND/OR EMPLOYEE BENEFITS  
INFORMATION  
EXAMINER : A. KALINOWSKI  
GROUP : 3626

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT

Sir:

This is an Amendment in the above-identified application.

Based on the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows: